

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Charles C. Redden, Jr.
Debtor

Case No. 18-12523-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db +Charles C. Redden, Jr., 2033 W. Spencer Street, Philadelphia, PA 19138-2443

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

BRANDON J. PERLOFF on behalf of Debtor Charles C. Redden, Jr. bperloff@kminjurylawyers.com,
kmecf1429@gmail.com
MARY F. KENNEDY on behalf of Creditor Citizens Bank of Pennsylvania mary@javidianlaw.com,
tami@javidianlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

LAW OFFICE OF GREGORY JAVARDIAN, LLC
By Mary F. Kennedy, Esquire
Attorney I.D. # 77149
1310 Industrial Blvd.
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690
Attorney for Citizens Bank of Pennsylvania

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | |
|------------------------|-----------------------|
| IN RE: | Chapter 13 Proceeding |
| Charles C. Redden, Jr. | |
| Debtor(s) | 18-12523 MDC |

**STIPULATION BY AND BETWEEN CHARLES C. REDDEN, JR. AND
CITIZENS BANK OF PENNSYLVANIA**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Mary F. Kennedy on behalf of mortgagee, Citizens Bank of Pennsylvania ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. Movant is a mortgagee and holder of a perfected, secured claim against the Debtor pursuant to a Note and Mortgage on Debtor's real estate known as at 2033 West Spencer Street, Philadelphia, PA 19138.
2. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and secured creditor, Citizens Bank of Pennsylvania, agree to the following:
 - (a) Debtor(s) acknowledges that the current regular monthly post-petition mortgage payment is \$364.66 per month. The monthly payment is

subject to change in accordance with the terms of the Note and
Mortgage.

- (b) Debtor(s) acknowledge that debtor(s) is currently due for the following
amounts post-petition:

| | |
|---|------------|
| 5/19/2018 payment | \$364.66 |
| 6/19/2018 payment | \$414.59 |
| 7/19/2018 payment | \$401.64 |
| 8/19/2018 payment | \$362.77 |
| 9/19/2018 Payment | \$440.14 |
| Motion for Relief Attorney Fees and Costs | \$606.00 |
| TOTAL | \$2,589.80 |

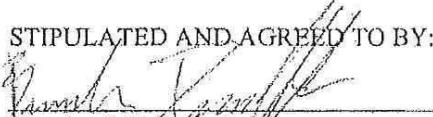
- (c) Commencing with the October 19, 2018 payment the Debtor(s) shall
resume and shall continue to make all regular monthly post petition
mortgage payments when they are due in accordance with said Note
and Mortgage.
- (d) Debtor has submitted to Counsel for Movant a money order in the
amount of \$365.00. This payment shall reduce the post-petition arrear
shown in paragraph 2(b) above to \$2,224.80.
- (e) Within fifteen (15) days of the Court's approval of this Stipulation,
Debtor(s) shall amend the Plan to provide for the payment of the post-
petition arrear of \$2,224.80 to Movant through the Plan.
- (f) Within fifteen (15) days of the Court's approval of this Stipulation
Movant shall amend its Proof of Claim to add the \$2,224.80 in post-
petition arrear to its arrear claim.
- (g) The provisions of the Stipulation do not constitute a waiver by Movant
of its right to seek reimbursement of any amounts not included in this

Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

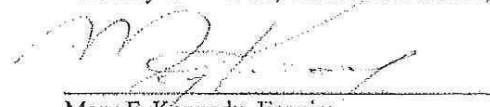
- (h) The Debtor(s) shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Citizens Bank of Pennsylvania its successors and/or assigns relief from the automatic stay without further notice and hearing.
- (i) Should Citizens Bank of Pennsylvania its successors and/or assigns be granted relief from the stay after filing a Certification of Default in accordance with paragraph 2(h) above, the parties agree that the said relief order shall include the following language: "Bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law." Debtor(s) have the right to object to any certificate of default filed by Movant.

(j) The parties agree that a facsimile may be submitted to the Court as if it
were an original.

STIPULATED AND AGREED TO BY:


Brandon J. Perloff, Esquire
Attorney for Debtor, Charles C. Redden, Jr.

Date: 9/26/2018


Mary F. Kennedy, Esquire
Attorney for Citizens Bank of Pennsylvania

Date: 9/26/2018

10/2/18 
William C. Miller, Esquire
Trustee

Date: 10/2/2018

***without prejudice to any
trustee rights or remedies**

On this 4th day of October, 2018, approved by the Court.



United States Bankruptcy Judge
Magdelaine D. Coleman

cc: Mary F. Kennedy, Esquire
1310 Industrial Blvd.
1st Floor, Suite 101
Southampton, PA 18966

Brandon J. Perloff, Esquire
Kwartler Manus, LLC
1429 Walnut Street, Suite 701
Philadelphia, PA 19102

William C. Miller, Esquire
Chapter 13 Trustee
PO Box 1229
Philadelphia, PA 19105